Mo Ghara: Rural housing... rebuilding lives
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MESSAGE

I dedicate this Coffee Table Book to the 25 lakh rural households, who have been able to build their own pucca houses through the government’s Rural Housing Programme.

Ownership of permanent house is an “empowering tool” for rural families as it provides much beyond an economic asset – it brings a sense of security, dignity and resilience for generation. A safe roof overhead each rural family of Odisha was Biju Babu’s dream; ensuring a pucca house to every family that lives in kuchha house is my government’s priority.

I am glad that the rural housing programme is prioritising a fundamental need of rural families. The programme has been successful in providing pucca houses to the most vulnerable rural households including landless women, particularly vulnerable tribes, persons with disabilities, victims of social exclusion and stigma, and those affected by disaster like cyclone Titli and Fani.

This Coffee Table Book is a compilation of the stories of most deserving families who have benefited from the rural housing programme.

I am sure this book would serve as a useful reckoner and encourage for more focused action by all stakeholders engaged in the pursuit of providing pucca house to all rural families living in kuchha houses.

I congratulate the Department of Panchayati Raj and Drinking Water for bringing out this compilation and thank all those involved in the process.

(NAVEEN PATNAIK)
Rebuilding Lives Brick by Brick

When a poor rural family has a safe house of its own, its major insecurity and vulnerability are addressed. Ownership of house is an “empowering tool” for such households as it provides much beyond physical and economic asset ownership – it brings a sense of security, dignity and resilience for generations. A secured house serves as a foundation on which rural families build the blocks of their future.

But now, the generational insecurity of poor families about housing needs in rural Odisha has taken a new turn. Odisha Government’s multi-pronged strategy has been able to reach the unreached and the government is resolved to ensure pucca - affordable and disaster resilient - houses to all poor households by 2022 under its overarching flagship programme of Rural Housing. The major shift in the implementation of rural housing programme came in to effect through effective micro-level interventions and by integrating benefits and resources under various schemes and providing financial and technical assistance to eligible rural households for constructing pucca houses.

To translate the state government’s ambitious resolve into action, the Department of Panchayati Raj and Drinking Water, the nodal department that oversees rural housing programme, commissioned a diagnostic study with support from United Nations Development Programme (UNDP) to identify the ground level issues and challenges faced by people, and the gaps in the implementation at each stage and level. Based on the 5T approach (Transparency, Teamwork, Technology, Time, and Transformation) of the Government of Odisha, beneficiary is placed at the center of the Rural Housing Programme. The programme has been reengineered to simplify the process and facilitate the assistance in a way that the benefits are maximized. Some of the unique features of the programme are: the entire process starting from the Fund Transfer Order generation to the completion of house is monitored real time online through the rhodisha.gov.in; automated processing of instalments by Direct Fund Transfer using the Ama Ghar mobile application system that tracks evidence-based progress with date and time stamped and georeferenced photograph of house construction; and mason training to meet the large requirement of trained masons in rural areas to ensure the construction quality. Besides, the state also provides early bird incentives of of Rs. 20,000 and Rs. 10,000 to the households that complete the house construction within four and six-months’ time respectively.

The other unique feature of the rural housing programme is its participatory approach. To ensure social and economic inclusion of beneficiaries, public announcements using mobile loudspeakers, advertisements in newspapers, and grass-root level meetings in every village are organized to compile and update the comprehensive lists of beneficiaries who are living in kutcha houses and have not availed pucca house under any scheme. Finally, the names of beneficiaries are published on the walls of each Gram Panchayat and the same is updated after receiving inputs from the public followed by thorough verifications and the final lists of beneficiaries are ratified by the Gram Sabha. Besides, the house construction is through contribution of household’s own labour of 95 human-days reimbursed under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

The programme is covered under the Mo Sarkar initiative of the state government that mandates direct feedback from people who visit government institutions through random calls to their mobile numbers. Public awareness about the programme and its benefits is created through massive information, education and communication activities. Innovative Solutions have been created to overcome difficulties pertaining to certain geographical and social challenges. Various kinds of bricks using local stones and fly ash have been used in different places where clay bricks are difficult to source. Convergence with other schemes has helped in providing piped water services and individual toilets in each newly constructed dwelling unit.

Resolved to ensure that every rural family has a safe and resilient roof overhead, the rural housing programme of Odisha Government with its meticulous checks and balances at each level, is rebuilding lives brick by brick, literally leaving no one behind.
Saluting the Real Heroes

One of the key aspects of the rural housing programme is inclusion of the most vulnerable households. *Pucca* houses have been allotted on priority basis to landless women farmers, particularly vulnerable tribes, persons with disabilities, victims of social exclusion and stigma, those affected by disaster and registered construction workers.

Here follow the untold stories of the real heroes who did not lose hope despite all odds …
Restoring Lives after Cyclone

Baragarha, a quaint village on the Mahendragarh hills of Gajapati district witnessed one of the most devastating cyclones, the Titli, which hit Odisha coast in October 2018. As a part of post-cyclone response by Odisha government, pucca houses were exclusively sanctioned for the affected families in Baraharha village. Currently, 88 houses have already been constructed along with connecting roads, water supply and solar power that has helped rebuilding the lives of these families. Similarly, Raisingh village that lies in the beautiful hilly region of Mahendragarh hills in Gajapati district narrowly escaped from being flattened by big boulders from mountains above. But still, the village suffered severe damage. Though pucca houses were sanctioned, challenges in transporting the construction materials was the roadblock for the families to build their houses. Through coordination and convergence with the Water and Sanitation Department, the surplus iron pipes lying in warehouses were used for scaffolding instead of wooden poles, thus saving on time, costs and materials. This is yet another example of restoring lives after disaster through local solutions to area specific challenges.
Empowering Women Artisans

Hira Meher belongs to the traditional weavers’ community of Kandkelgaon, Block Saintala in Balangir district of Odisha. The weaving profession is largely dominated by men, and women generally work as supporting hands. Hira, who always aspired to have her hands on the loom to express her imagination and creativity, was left with little scope and hope. The rural housing programme of the Panchayati Raj Department has opened a world of opportunities for women like Hira, besides providing a safe and resilient house. She now owns a beautiful Pucca house under the Biju Pucca Ghar Yojana, where she has successfully created a working space and weaves exquisite handloom saris. Hira has also been able to access credit to buy tools and raw materials with the help of the Self Help Group that she has joined. The pride of being an independently thriving artisan and the sheer joy of owning a pucca house is writ large on her face.
Rekindling Hope

The leprosy colony in Badakondanda village in Bhanjanagar block of Ganjam district was developed thirty-six years ago. Facing discrimination and ostracization even from own families, many of the leprosy affected people were forced to lose their homes and jobs. “Since we got infected, the world around us completely changed. We could not find any employment and had no option than to resort to begging on the streets,” says one affected person.

In October 2013, cyclone Phailin further worsened the situation as their thatch and mud houses were almost flattened by the cyclonic storm. Government sanctioned pucca houses in favour of the affected persons and the colony was rebuilt in just a few months’ time. Each of these 20 persons living in the colony now own pucca houses with individual toilets, water supply and electricity. In addition, there is a provision of doctors from the Regional Leprosy Research Training Institute visiting once a month, and dispensing necessary medicines to these leprosy affected people.
Empowering Single Women

Among others, the rural housing programme has been reaching the unreached single women – the widows, divorcees, separated and never married women – who live in dire poverty, lack identity, address and dignity in society. These women are first provided with a piece of land in their name under the *Vasundhara* scheme by the Revenue and Disaster Management Department and then covered under the rural housing programme. In Sasan Ambagam village in Hijilecut block of Ganjam district, eight women have been provided with *pucca* houses along with a host of other facilities such as individual toilet and water supply. Notably, these beneficiaries have also received incentives for early completion of their houses. Besides, they have been covered under MGNREGS for land development.
Developing Collective Enterprise

Kanasukli in Kalahandi district is a stunning village around the vast Indravati reservoir. About four years ago when the construction of houses began under the Rural Housing scheme, the local tribes of Kondha and Paraja faced immense challenges with the transportation of bricks since the shortest way was via boat, which exponentially increased the cost of construction materials. The necessity of bricks paved the way for an innovation. The local women of Self Help Group (SHG) felt that Mugni, a local stone could be used to make bricks for construction of pucca houses. Integrated Tribal Development Agency sponsored the training of select women on masonry and brick-making using local stones at Bhubaneswar. After the training, the group started making stone bricks. Not only were these economical, but durable too. Made by filling brick moulds with pieces of Mugni, sand and cement, the bricks were ready in a week’s time. The SHG today makes 600-700 bricks every day and is now supplying their product to other villages in Maligaon Gram Panchayat. This initiative reaffirms that sky is the limit to what a group of emancipated and industrious women can achieve.
Walking an Extra Mile for the Uphill Bonda Tribe

One of the oldest tribes in the world, the Bonda tribe of Malkangiri, are truly unique and their rare culture is worth preserving and protecting. According to anthropologists they are the first forest settlers in India and are the members of a group of Austroasiatic tribes. According to the 2011 census, there are just 12,000 Bondas left and they are one amongst the 13 Particularly Vulnerable Tribal Groups (PVTGs) found in Odisha. What sets them apart from other PVTGs is that the Bondas have retained their identity and culture despite external interventions over the years.

Mainstreaming these tribal groups in the development process is an uphill challenge mainly due to their hilly terrain location and traditional practices and behavior. Sudarshan Majhi, the Gram Rozgar Sevak, is a Bonda himself, and explains how Rural housing becomes even more challenging in this case. Bonda tribe prefer to live in the forest and take hardly any interest in building houses, as there is too much struggle involved in building and maintaining houses.

To address these challenges, the government has planned to engage contractors to build the houses instead of leaving the responsibility to the beneficiaries. Besides, more roads, ponds, cattle sheds, water channels, and controlled trenches, particularly to prevent landslides, have been planned too, says Vijay Kumar Panda, the Panchayat Executive Officer.
Once Orphaned, now Proud Owners

The six siblings – four girls and two boys - were orphaned and abandoned at a very early age and were left to fend for themselves. It was the day when the picture of the youngest one drinking dog’s milk outside their shattered house was published in a local paper, that Panchayat Executive Officer, Nimain Charan Jena, resolved to help these siblings and assumed personal responsibility to transform their lives.

He became a friend, an ally, and a father figure to these siblings. When the eldest girl, Draupadi, turned 18, he approached the authorities and got her enlisted under the Biju Pucca Ghar Yojna (BPGY) and they became owner of a pucca house that changed their lives. Nimain Charan arranged all the construction materials and the masons to construct their house, and stood by them at every step. He even helped them get financial help through the National Family Benefits Scheme.

Soon after the construction of the house, they found a suitable match for Draupadi and she was married off. With the help of an NGO, her two sisters, Malati and Sumitra got enrolled in a nearby residential school. Nimain Charan helped the fourth sister, Sapane, in getting MGNREGS work so that she could take care of herself and her two younger brothers. With the efforts of a proactive and compassionate officer like Nimain Charan, the lives of these orphaned children could take a positive turn.
Differently-abled with Dignity

Simantini Pati had a perfect childhood until she was affected by polio when she was 12 years old. She lost sensation in her lower limbs due to the disease. Her family left her neglected and ignored as she lagged behind compared to other children of her age. Simantini slowly lost her confidence and pushed herself to a corner thinking that she would not be able to achieve anything in life. All her aspirations started to dwindle and her dreams were shattered.

Hope rekindled when she received a pucca house under the Biju Pucca Ghar Yojna in 2017. She designed the house to suit her physical condition. Particularly, using normal toilet which is away from living area remained a challenge for Simantini. When she built her house, she built a toilet under the Swachha Bharat Mission which is designed to meet her special needs and has been kept parallel to her bed such that she can use it without much support of others. Undoubtedly, the pucca house has not just provided her a safe shelter, but much beyond that.

“I feel safe, secured and confident to live with dignity and respect. My message to all young persons with disability is – Don’t blame the circumstances, you have the power to change them with information, determination and courage. The world will treat you the way you project yourself”, says Simantini with her new found confidence.
Lending Hand to the Most Vulnerable

Nagada village in the Chingudipala Panchayat of Sukinda block in Jajpur district is home to a typical nomadic tribal group called the Juanga that are among those listed under Particularly Vulnerable Tribal Group (PVTG). Having no land of their own, this centuries-old tribal group practiced shift agriculture in forests, cultivating paddy. They were plagued by severe maternal and child health issues, malnutrition, and anemia resulting from some of their traditional eating habits.

In 2017, the Panchayati Raj and Drinking Water Department decided to bring the boons of development to this tribe. As a first step, the government allotted each family a piece of land to live on and cultivate. The construction of houses under the Biju Pucca Ghar Yojana (BPGY) was the next step. The challenges of topography were conquered with roads being carved out between the hills to transport construction materials and other supplies. Besides, camps were set up for timely completion of house construction. Now all families in the village own pucca houses. Nutri-gardens are being developed behind every house to encourage people to grow and eat fresh vegetables. Nagada is a living example of strategic intervention where rural housing triggered the chain of transformation that has brought an array of benefits one after another - water, sanitation, health care, education, livelihood generation, increasing horticultural practices, natural resource management and employment under MGNREGS - to the Juanga tribe.
Ensuring Safe Homes

Sunabeda sanctuary is a proposed Tiger Reserve located in the Nuapada district adjoining Chhattisgarh. For centuries, the Paharia community that is known for exquisite bamboo crafts, had been living in the sanctuary. Paharias belong to the socially and educationally backward class/other backward classes category of people in the state.

In recent years, the human-animal conflict in the sanctuary constantly put the Paharias in danger. To help this community escape the everyday challenge of food and shelter in torrential rains and save them from frequent animal attacks, the government decided to relocate these families from Khadang village to a new location that is safer and habitable. All the families were provided with puca houses under the rural housing programme. “Now I have a legitimate house, my grandchildren go to Aanganwadi centre and school, and our family gets monthly ration, which we never got before. I even get a pension!” shares Diyali, who is delighted with the positive turn her life has taken.
Harmonizing with the Needs of Forest Dwellers

The Kondha tribe live in the core forest reserve area of the Tikerpada Satkosia sanctuary, also known as the Gorge Sanctuary. Their traditional practice of shift agriculture was pushing them ever deeper into the forest where they were under severe threat of wild animals. These tribes were further distancing from the benefits of government schemes for health, nutrition and education. New Raigada in Angul district is formed to accommodate these Kondha tribe relocated from the sanctuary, which exemplifies as one of the most successful convergence models in the state. Pucca houses for all the residents are being built in the new location, which is still in the forest area, so that people have access to the jungle, yet remain closer to facilities too. Out of the 78 houses sanctioned under the Biju Pucca GharYojna (BPGY), 58 houses have been completed while the rest are in the process. Along with the pucca houses, other infrastructural facilities like water, roads and solar street-lights have also been provided. A convergence of schemes and programmes under multiple departments have ensured smooth relocation of the families.
Cyclone Survivor

Basanti Mishra, of Nuaga village in Sakhigopal Block of Puri district, is one of survivors of cyclone Fani which ripped through the district of Puri in early 2019. Just before the cyclone, Basanti finished building her house under the Biju Puca Ghar Yojana, behind her old thatched house. When the cyclone hit, Basanti along with her family stayed safe in the new puca house, while her thatched house was completely flattened. She says with a smile, “My new puca house is truly a blessing.”
Kalpana Mahapatra of Behera Tikra village in Dhanakauda block in Sambhalpur district considers herself fortunate to have received a house under the Rural Housing programme. “I lived most of my life in slums near the railway tracks without toilet and water supply and so did my siblings. We were a family of five and after our father died in 2010, we had given up all hopes of living a better life… Now I have a pucca house with individual toilet and a garden. We have even opened a shop here and my sister-in-law makes paper bags too,” an eloquent Kalpana says with pride. Her daughter, Geetanjali, has recently completed graduation and is now aspiring to work in international development organisations like UNDP.
Kanaklata Malik got a chance to rebuild her life and gain in self-belief once she got a house and a goatery. Divorced at a young age, she was left with a small son and forced to live with her destitute parents. Kanaklata and nine other women of Khamangshasan village in Baliana block of Khurda district formed a Self Help Group group to support themselves and their families. Now she rears goats and plans to start poultry farm too.
Addressing Insecurities of the Fishing Community

“I have a pucca house and that’s what we need. None of us want to spend days in Batyaghar (cyclone rescue centres) and lose out on our daily earnings,” say Anei Behera and his wife Gomi, who belong to fishing community of Motto village in Brahmagiri Block in Puri district.

The fishing communities are the most vulnerable ones as they live near the coast line. While the sea provides them livelihood, it causes devastation when cyclonic storms wash away their thatch houses and they lose all their belongings including furniture, cycles, and their livestock.

Gomi and Anai heaved a sigh of relief when they received a grant for pucca house from the government in 2017-18 and constructed their own permanent house. They cannot control the disaster, but at least now they won’t have to suffer for long due to aftermath of cyclonic storm and they won’t have to start from zero every time. They can stay safe inside their pucca house during the storm and resume their livelihood activities soon after.
Supporting Cotton Growers

Balangir district has been famous for its high-quality cotton and is now being recognized in the state for its successful implementation of the Rural Housing scheme. Bhajman Sahoo of village Nuapada along with other cotton farmers of his village completed his house in less than four months, earning an incentive of Rs. 20,000 over and above the sanctioned amount of the housing scheme. “In the past during the monsoon, we faced challenges in storing our cotton produce. Now with our *pucca* house, we have no fear of our cotton getting drenched. It protects us, as well as our produce.”
Ensuring Dignity for Persons
Living with HIV

Sitting on the veranda of her newly built 
pucca house, Sumitra Behera of Baunsiapada 
village in Nayagarh district, looks calm and 
composed. Sumitra, who along with her 
husband and her two young boys has been 
HIV positive for the past several years, had 
a hard time. Her husband is away, working 
in some other city and she rarely gets to see 
him. Her in-laws, though living in the same 
village, have stopped supporting her because 
of the stigma attached to her condition. But 
she is no longer worried about her living 
space and livelihood. She now has her own 
house prominently located on the main 
street of the village and her goats are the 
source of her livelihood.

Sumitra got this pucca house under a special 
Biju Pucca Ghar Yojna with support from 
the sarpanch and the village tag officer. 
“The house is not just a physical space; 
the possession of this house has brought 
dignified living for me and my sons. No one 
can ask me to stay away on the outskirts of 
the village,” says Sumitra, who has found a 
way of living with HIV and has been able to 
integrate back with society with dignity.
Investing for Generations

Lohasingha Block of Balangir District has been a winner thrice in a row for exceptional performance in the field of rural housing. Govinda and Sarmishtha Pradhan of Budhipadar village in this block are the happy owners of a spacious house and a cowshed under the rural housing programme in 2018-19. Having shifted to the new house that is nearby their farm, they have been able to give more time to the farm production, doubled the number of cows that they had and accordingly, their income has increased considerably. Both of their daughters have graduated from degree college and wish to study further and the Pradhans want to use the extra income to make that possible.

“It’s not just that we got a house and cowshed – with the secured roof overhead we could think of investing on our daughters – realizing their aspirations and creating the change-makers of generations,” explains Sarmishtha.
Rehabilitating Victims of Fire

Seventy-two houses in Dumkumpa village in Bhanjnagar block of Ganjam district were burnt to a char in a fire accident in 2017. Within 24 hours, the work order for all houses was approved and house construction was completed in six months. All the families now have pucca houses under the rural housing schemes, along with roads, water and solar power. “We considered the fire to be our biggest misfortune, but we are truly thankful to the government for standing by us in the most testing time.”
Damodar Sahoo has been working as a head mason (Raj Misrti) for more than three decades. In the year 2018-19, he received a grant for a *pucca* house under the Nirman Shramik Pucca Ghar Yojana under the Rural Housing programme of the state. Under this scheme, the state government provides financial assistance to poor construction workers for building their own permanent house. The state also provides additional benefits to the eligible candidates which include death and accidental benefits and educational grants for their children.

“Though I had been building houses for many, I didn’t have enough resources to build one for my own family. Living on a disaster prone coast line, we always felt afraid and insecure. Now I too have a *pucca* house and we are no more worried when we hear a warning about cyclone,” says Damodar with a sense of respite.
Helping Farm Grower

Basant Sahoo is popularly called the “Sugarcane Icon” of Ganjam district. He exemplifies a successful convergence initiative between various schemes under rural housing, livelihoods, MGNREGS, horticulture and fisheries. Sahoo started working on a barren piece of land in 2017. But with support from MGNREGS land development scheme, he could get a dug well within a year. Gradually he started growing papayas, a wide variety of bananas and rice. With the increased volume of work, his three sons who had earlier migrated to other states for daily wage work, joined him back. He now has a substantial space to store water to grow sugarcane and take up fish farming. Sahoo got incredible support from the Department of Horticulture and the Odisha livelihood Mission who supported him to attend training programmes to learn innovative ways of farming. With help from the Natural Resource Management team, he was able to tap into a perennial water source as well and channelized the water for farming. The Sahoo family is now cultivating on 10 acres of land, owns 20 chickens, 30 cows and a dozen of goats. Sahoo now helps other farmers around the village who want to follow in his footsteps.
Geo-tagging has proved to be a powerful tool in monitoring the rural housing project in Odisha. Every single house which is being constructed under this ‘Beneficiary-led Individual House Construction’ component of the Mission is geotagged every stage of the construction process. Using a mobile application called Ama Ghar, the beneficiary is empowered to inform the department about the progress of individual house construction by uploading geotagged photographs at each stage of construction. On receiving the photographs, the next instalment is released to the beneficiary’s account. The government has engaged local youth to facilitate geo-tagging process, who also help the rural beneficiaries in coordinating for construction materials and understanding the processes of availing the scheme benefits.
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